

# Product information sheet for the DEBIT STANDARD Personal Debit Card

This document provides additional information about the payment card included in the package you have selected. Its purpose is to provide you with clear information about how the card works, the associated costs, and the risks involved, to ensure its proper and safe use. If you have any questions, please contact our Infoline at +420 221 210 031 or visit any of our branches.

The Debit Standard personal debit card is a basic payment card that allows you to make card payments or withdraw cash worldwide. The card is part of the OPEN service package. The OPEN card and service package also include travel insurance for cardholders, as well as insurance for the card and personal belongings.

Before taking out the card, it is important to know the following:

## Key features

- The debit card can be linked to multiple current accounts in different currencies as part of the OPEN service package. The first account linked to the card is the account used to settle fees associated with the use of the card.
- Apple Pay and Google Pay contactless mobile payments and secure online payments are supported.
- The virtual card is immediately available in the Smart Banking mobile app.
- The card settings, including the issuance of a plastic card, can be easily managed in Smart Banking. There is no charge for delivering the plastic card to the client's address. The PIN is available in Smart Banking.
- The card is valid for 5 years by default, with automatic renewal for the next period.
- Daily transaction limits for the Debit Standard card: cash—CZK 40,000 / card payments—CZK 100,000. Transaction limits can be changed in Smart Banking.
- Notifications about card transactions via push notifications from Smart Banking.

The OPEN service package includes TRAVEL Basic travel insurance:

## Our coverage focuses on what matters most

Medical expenses incurred abroad are covered up to **CZK 2,000,000**, emergency dental treatment up to **CZK 10,000**, and liability for bodily injury or property damage up to **CZK 500,000**. The package also includes luggage insurance up to **CZK 30,000**.

The insurance covers cardholders worldwide for up to 90 days during a single continuous trip.

- In addition, the insurance provides comprehensive coverage for hospitalisation, accidents, or the need to call in a caregiver, as well as for trip cancellation or interruption.
- High coverage limits depend on the type of payment card.
- The insurance applies to cardholders of all ages.
- Winter and summer sports coverage is automatically included in the insurance.
- There is no limit on the number of trips.

The OPEN service package includes SAFE Basic insurance for your card and personal belongings:

## Protection for your card, money, personal belongings, and online purchases

- The insurance covers card fraud, the costs of blocking the card, and the issuance of a new one—with an annual limit of up to **CZK 40,000**. Financial protection in the event of theft of cash withdrawn from an ATM.
- Coverage for loss or theft of personal documents, keys, handbags, and personal belongings—up to **3 claims per year**. Sublimits: wallet **CZK 3,000**, cell phone **CZK 5,000**.
- Coverage for damage, theft, or non-delivery of goods purchased online—up to **CZK 25,000** per year, up to **3 claims**.
- The insurance covers insured events occurring all over the world.
- With no deductibles on the part of the cardholder.
- Insurance is available to clients over the age of 15.

## Potential costs and risks

- The provision of the Debit Standard card, travel insurance TRAVEL Basic and card and personal belongings insurance SAFE Basic is part of the OPEN service package and is charged according to the UniCredit Bank Price List for non-business individuals, which is available on the bank's website in the section [Price Lists](#).
- The use of the card may involve additional transactions or less common services, which may be subject to fees in accordance to this Price List, such as changing linked accounts or reissuing a card after it has been blocked.
- Using the card abroad may result in exchange rate differences, depending on the bank.
- The worldwide coverage of travel insurance may be limited due to exclusions from coverage, such as armed conflict, etc.

## Implications of taking out the agreement

- When you enter into the OPEN service package agreement, you'll receive a personal debit card that allows you to make payments at merchants, conduct online transactions, and withdraw cash from ATMs.
- You also receive insurance coverage for trips abroad, as well as coverage for your card and personal belongings.
- This card is ideal for frequent travellers who want a secure and reliable card for everyday use anywhere in the world.
- The card and the insurance policies associated with the cards are an integral part of the OPEN service package and therefore cannot be cancelled separately.
- The card is sent to you in inactivated form and must be activated before it can be used.

## Security

- When using payment cards and related digital services, it is essential to follow the rules of safe use, as there are frequent attempts to misuse them fraudulently. For detailed information and the latest security recommendations, please visit the [Bank's Security | UniCredit Bank](#).

## Right of withdrawal

- The card and the insurance policies associated with it are an integral part of the OPEN service package; therefore, these products are not subject to the right of separate withdrawal.
- You may **withdraw** from the OPEN service package agreement **within 14 days**. For more information on withdrawal, please visit [Withdrawal](#).

## Implications of delay

- If you do not have sufficient funds in your account to cover the fee for the OPEN service package or any other fees, you will be required to pay the Bank late payment interest.